

IN THE CLAIMS

1. (Previously presented) A hand-held electronic checkbook apparatus comprising:
 - an input device configurable to receive financial data from a user through operation of a keyboard simulated and rendered on the input device;
 - a housing to contain electronics; and
 - a printing device for printing an electronic check at the electronic checkbook.
2. (Original) The apparatus of claim 1, further comprising a display for displaying data to the user.
3. (Original) The apparatus of claim 2, in which the input device is a touch-sensitive LCD.
- 4-5. (Cancelled)
6. (Previously presented) A hand-held electronic checkbook apparatus comprising:
 - an input device configurable to receive financial data from a user through operation of a keyboard simulated and rendered on the input device;
 - a display device for displaying data to the user;
 - a processor for manipulating the data from the user;
 - a printing device for printing an electronic check at the electronic checkbook; and
 - a housing to contain electronics, including the processor.
7. (Previously presented) The apparatus of claim 6, in which the input device is a touch-sensitive LCD.
8. (Original) The apparatus of claim 6, further comprising an input/output port capable of transmitting and receiving data.

9. (Original) The apparatus of claim 8, further comprising an Internet link that allows synchronization of electronic checkbook data and actual financial account data maintained by a financial institution remote from the user.

10. (Original) The apparatus of claim 9, further comprising a reconcile the checkbook function.

11. (Previously presented) A method for writing an electronic check on a hand-held electronic checkbook apparatus comprising:

- procuring the electronic checkbook;
- selecting an account type;
- selecting a check format;
- entering data into predefined fields in an intangible form for printing the electronic check on a tangible medium at the electronic checkbook;
- printing the electronic check.

12. (Original) The method of claim 11, in which the data is financial data of a user.

13. (Original) The method according to claim 12, in which a first field is a payee field and a second field is a numeric amount field.

14. (Original) The method according to claim 13, further comprising applying a signature to the electronic check after printing.

15. (Original) The method according to claim 13, further comprising applying a digital signature to the electronic check prior to printing.

16. (Previously presented) A method for writing an electronic check on a hand-held electronic checkbook apparatus comprising:

- procuring the electronic checkbook;
- selecting an account type;
- selecting a check format;
- entering a first data into a payee field on the electronic checkbook;

entering a second data into a numeric amount field on the electronic checkbook; and
entering a print command for printing the electronic check at the electronic
checkbook.

17. (Original) The method according to claim 16, further comprising applying a
signature to the electronic check after printing.

18. (Original) The method according to claim 16, further comprising applying a
digital signature to the electronic check prior to printing.

19. (Original) The method according to claim 16, further comprising configuring
the electronic checkbook with a to-do list, the to-do list being characterized as recurring
monthly checks of the user.

20. (Original) The method according to claim 19, in which a processor of the
electronic checkbook prompts the user via a display to complete the to-do list.

21. (Original) The method according to claim 20, further comprising writing the
electronic check in response to a prompt originated by the electronic checkbook.

22-27. (Cancelled)